



FEMA

Austin Joint Field Office

September 19, 2017

DR-4332-TX

TP 008

HURRICANE HARVEY

Talking Points

*****For Internal Use Only/Not for Distribution*****

How Federal Agencies Expedited Help to Harvey Survivors

- In three weeks, FEMA, NFIP and SBA approved more than \$1 billion in direct payments to Hurricane Harvey survivors in Texas. This level of assistance in such a short time period occurred because **we streamlined our processes to quickly meet the immediate needs of Texans who had experienced a terrible disaster.**
- **FEMA's Clean and Removal Assistance program provided an immediate, one-time payment up to \$500** for individuals and households to take measures to reduce contamination from floodwater. This assistance is intended to prevent additional loss and potential health and safety concerns and reduce contamination from floodwater. The payment represents the average cost of cleaning, sanitizing and removing carpet in a flooded dwelling in the designated area.
- **FEMA's Critical Needs Assistance provided an immediate, one-time payment up to \$500 for immediate disaster-related expenses** for people displaced from their primary dwelling. Critical needs are life-saving and life-sustaining items that may include: water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation.
- **FEMA's Individual Assistance Program waived the Declaration and Release Requirement** for Rental Assistance Awards for Inaccessible Damaged Dwellings. We were able to quickly provide rental assistance to survivors displaced from their homes.
- **The National Flood Insurance Program made it easier for policyholders to receive an advance payment for their flood claim.**
 - **Some policyholders received an advance payment up to \$5,000** on their flood claim, without an adjuster visit or additional documentation.
 - **Some policyholders received up to \$20,000 in advance payments when they provided photos or videos of damage and receipts for out-of-pocket expenses.**
- To expedite processing of claims, the NFIP **waived** the requirement for a policyholder to submit an initial Proof of Loss (POL) document.

- **NFIP assigned more than 3,000 insurance claims adjusters** to Texas to work urgently with policyholders so they could get started rebuilding as soon as possible.
- Because many people remain unable to get into their homes and are facing additional financial hardships as a result of the flooding, **NFIP extended the grace period for payment of renewal premiums from 30 days to 120 days.**
- **SBA continues to increase staff to meet the needs of those impacted by Harvey.** SBA is located at all federal/state disaster recovery centers and five SBA businesses recovery centers to meet individually with residents and business owners to help them apply online.

###